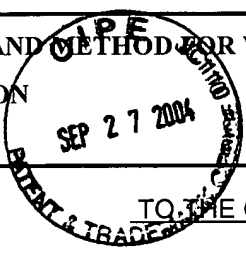
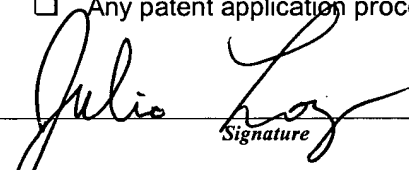





<b>AMENDMENT TRANSMITTAL LETTER (Small Entity)</b>				Docket No. <b>42525-0700</b>							
Applicant(s): <b>John F. Fairclough et al.</b>											
Serial No. <b>09/717,576</b>	Filing Date <b>November 21, 2000</b>	Examiner <b>John M. Winter</b>		Group Art Unit <b>3621</b>							
Invention: <b>A SYSTEM AND METHOD FOR VERIFYING SETTLING, PRINTING AND GUARANTEEING CHECKS AT A REMOTE LOCATION</b>											
 TO THE COMMISSIONER FOR PATENTS:											
Transmitted herewith is an amendment in the above-identified application.											
<input type="checkbox"/> Small Entity status of this application has been established under 37 CFR 1.27 by a verified statement previously submitted.											
<input type="checkbox"/> A verified statement to establish Small Entity status under 37 CFR 1.27 is enclosed.											
The fee has been calculated and is transmitted as shown below.											
<b>CLAIMS AS AMENDED</b>											
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE						
TOTAL CLAIMS	19 -	20 =	0 x	\$9.00	\$0.00						
INDEP. CLAIMS	6 -	6 =	0 x	\$43.00	\$0.00						
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00						
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT</b>					<b>\$0.00</b>						
<input checked="" type="checkbox"/> No additional fee is required for amendment.											
<input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____											
<input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed.											
<input checked="" type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. <b>19-2814</b>											
<input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16.											
<input type="checkbox"/> Any patent application processing fees under 37 CFR 1.17.											
 _____ Signature			Dated: <b>September 23, 2004</b>								
<b>Julio Loza, Esq.</b> <b>Reg. No. 47,758</b> <b>SNELL &amp; WILMER LLP</b> <b>1920 Main Street, Suite 1200</b> <b>Irvine, CA 92614-7230</b>  <b>Tel: 949-253-2700</b>			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">I certify that this document and fee is being deposited on <b>September 23, 2004</b> with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.</td> </tr> <tr> <td colspan="2" style="text-align: center;">             Signature of Person Mailing Correspondence         </td> </tr> <tr> <td colspan="2" style="text-align: center;"> <b>Rachel Carter</b>            Typed or Printed Name of Person Mailing Correspondence         </td> </tr> </table>			I certify that this document and fee is being deposited on <b>September 23, 2004</b> with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.		 Signature of Person Mailing Correspondence		<b>Rachel Carter</b> Typed or Printed Name of Person Mailing Correspondence	
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 Signature of Person Mailing Correspondence											
<b>Rachel Carter</b> Typed or Printed Name of Person Mailing Correspondence											
CC:											



3621  
Docket No.: 42525-0700 *HW*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

John F. Fairclough et al.

Application No.: 09/717,576

Filed: November 21, 2000

For: A SYSTEM AND METHOD FOR  
VERIFYING SETTLING, PRINTING  
AND GUARANTEEING CHECKS  
AT A REMOTE LOCATION

Examiner: John M. Winter

Art Group: 3621

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313

Sir:

In response to the Office Action, mailed September 9, 2004, Applicants submit the following claims. Please amend the above-identified application for patent as follows.

Claims 1, 11, 12, and 16 have been amended. Claims 1, 3-7, 12, and 14-22 remain pending in the application.